

EXHIBIT 1

Dealer Number 29565

Contract Number

R.O.S. Number

Stock Number

625973

Buyer Name and Address
(Including County and Zip Code)
Whitney S Gravel
3133 Frontera Way Apt # 305
Burlingame CA 94010
San Mateo

Co-Buyer Name and Address
(Including County and Zip Code)
Mike Gravel
3133 Frontera Way Apt # 305
Burlingame CA 94010

Seller-Creditor (Name and Address)
Serramonte Volkswagen
711 Serramonte Blvd
Colma CA 94014

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
New	2014	Volkswagen Jetta SportWagen 4d Wagon TDI Auto	206	3VWPL7AJ9EM625973	Personal, family or household unless otherwise indicated below. <input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
4.99 %	\$ 2,126.79 (e)	\$ 13,167.45	\$ 15,294.24 (e)	\$ 30,294.24 (e)
				(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	N/A	
One Payment of	N/A	
One Payment of	N/A	
71	\$212.42	Monthly beginning 03/10/2015
	N/A	
One final payment	\$212.42 (e)	03/10/2015

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. **Prepayment.** If you pay off all your debt early, you may be charged a minimum finance charge.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1. Total Cash Price

A. Cash Price of Motor Vehicle and Accessories	\$ 25,500.00 (A)
1. Cash Price Vehicle	\$ 25,500.00
2. Cash Price Accessories	\$ N/A
3. Other (Nontaxable)	\$ N/A
Describe _____	\$ N/A
Describe _____	\$ N/A
B. Document Processing Charge (not a governmental fee)	\$ 80.00 (B)
C. Emissions Testing Charge (not a governmental fee)	\$ N/A (C)
D. (Optional) Theft Deterrent Device (to whom paid)	\$ N/A (D)
E. (Optional) Theft Deterrent Device (to whom paid)	\$ N/A (E)
F. (Optional) Theft Deterrent Device (to whom paid)	\$ N/A (F)
G. (Optional) Surface Protection Product (to whom paid)	\$ N/A (G)
H. (Optional) Surface Protection Product (to whom paid)	\$ N/A (H)
I. EV Charging Station (to whom paid)	\$ N/A (I)
J. Sales Tax (on taxable items in A through I)	\$ 2,302.20 (J)
K. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (to whom paid)	\$ 15.50 (K)
AV.R.S.	\$ 15.50 (K)

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance

	Term	Premium
\$ N/A	Ded. Comp., Fire & Theft	\$ N/A
\$ N/A	Ded. Collision	\$ N/A
Bodily Injury	\$ N/A	\$ N/A
Property Damage	\$ N/A	\$ N/A
Medical	\$ N/A	\$ N/A
		\$ N/A (a)
Total Vehicle Insurance Premiums		\$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X Whitney S Gravel
Co-Buyer X Mike Gravel
Seller X Serramonte Volkswagen

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Application for Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both

Credit Disability (Buyer Only)

Term	Exp.	Premium
Credit Life	Mos.	\$ N/A
Credit Disability	Mos.	\$ N/A
Total Credit Insurance Premiums	\$	\$ N/A (b)

Insurance Company Name _____

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown above.

You are applying for the credit insurance marked above. Your signature below means that you agree that: (1) You are not eligible for insurance if you have

